

	Document ID	Issue Date	Current OR	Inventor
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3	US 5584025 A	19961210	707/104.1	Keithley, Ronald D. et al.
4	US 5560005 A	19960924	707/10	Hoover, Michael K. et al.
5	US 5508913 A	19960416	705/37	Yamamoto, Kenichi et al.
6	US 5500793 A	19960319	705/37	Deming, Jr., Robert F. et al.
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*Prior art from
Parent 08/*



US005611052A

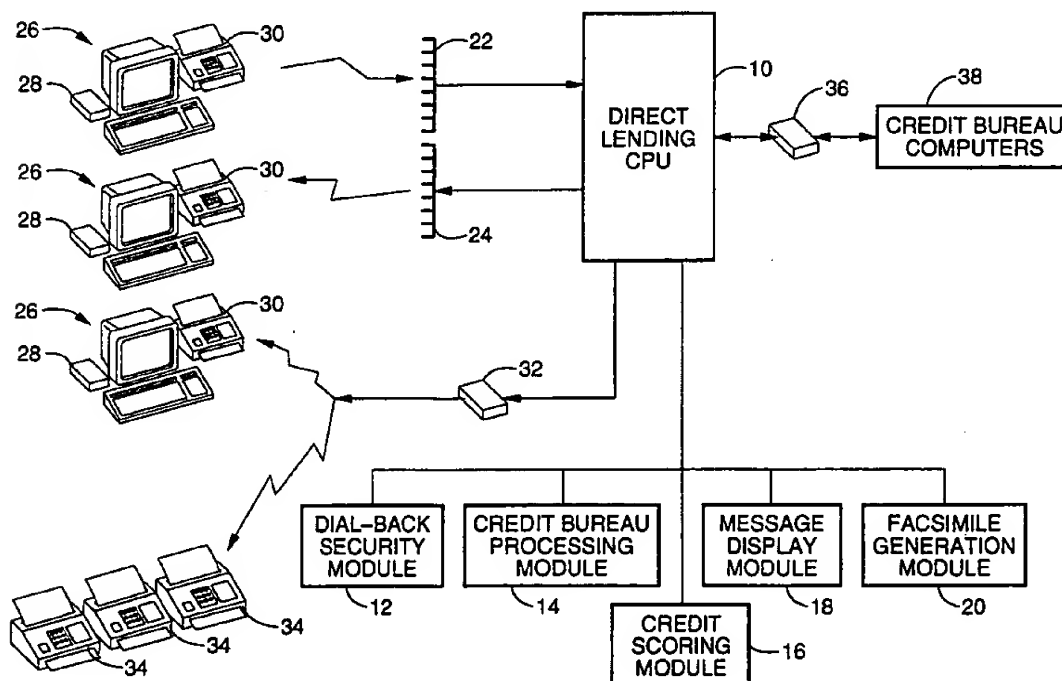
United States Patent [19][11] **Patent Number:** **5,611,052****Dykstra et al.**[45] **Date of Patent:** **Mar. 11, 1997**[54] **LENDER DIRECT CREDIT EVALUATION
AND LOAN PROCESSING SYSTEM**[75] **Inventors:** **Diana R. Dykstra, Herald; Patricia M. Wade, Meadow Vista, both of Calif.**[73] **Assignee:** **The Golden 1 Credit Union, Sacramento, Calif.**[21] **Appl. No.:** **146,692**[22] **Filed:** **Nov. 1, 1993**[51] **Int. Cl.⁶** **G06F 17/60; G06G 7/52**[52] **U.S. Cl.** **395/238; 395/235**[58] **Field of Search** **364/401, 408, 364/406, 401 R; 235/375, 379, 380, 382**[56] **References Cited****U.S. PATENT DOCUMENTS**

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5,262,941	11/1993	Saladin et al.	364/406
5,274,547	12/1993	Zoffel et al.	364/408

Primary Examiner—Gail O. Hayes
Assistant Examiner—Stephen R. Tkacs
Attorney, Agent, or Firm—John P. O'Banion

[57] **ABSTRACT**

An apparatus and method for automatic credit evaluation and loan processing is disclosed. The apparatus includes a central processing unit which has capabilities for communicating with off-site remote access terminals. The central processing unit also includes facsimile transmission capabilities as well as capabilities for communicating with credit bureau computers. Mass storage capabilities are included for storing program modules executable on the central processing unit and for maintaining databases. Program modules are provided for remote access security, credit bureau information processing, credit scoring, message display, and facsimile generation. In operation, the central processing unit is accessed from a remote terminal, loan application information is entered into the remote terminal, credit bureau information is accessed by the apparatus, credit scoring is performed, and a loan application is approved or declined. All steps, except for the entering of loan application information into the remote terminal, are fully automated, require no intermediate human intervention, and no intermediate handling of paper records. Application status is provided to the user via a visual display on the remote access terminal and hard copy confirmation to the user and lender via facsimile transmission.

16 Claims, 7 Drawing Sheets



US005592375A

United States Patent [19]

Salmon et al.

[11] Patent Number: **5,592,375**[45] Date of Patent: **Jan. 7, 1997**

[54] **COMPUTER-ASSISTED SYSTEM FOR INTERACTIVELY BROKERING GOODS OR SERVICES BETWEEN BUYERS AND SELLERS**

Primary Examiner—Robert A. Weinhardt

Attorney, Agent, or Firm—Fish & Richardson P.C.

[75] Inventors: **Bardwell C. Salmon**, Weston; **John D. Borgman**, Acton; **Thomas O. Holtey**, Newton, all of Mass.

[57] **ABSTRACT**

A computer-implemented system for brokering transactions between sellers and a buyer of goods or services, including a database, a seller interface, and a buyer's interface. The database contains information, including multimedia information, descriptive of respective ones of the goods or services. The seller interface enables the sellers to interactively enter information, including multimedia information, into the database. The buyer's interface provides a knowledge-based interactive protocol, enabling the buyer to select and review the descriptive information from the database, and makes perceptible the multimedia information in response to an interactive buyer request.

[73] Assignee: **Eagleview, Inc.**, Weston, Mass.

[21] Appl. No.: **212,349**

[22] Filed: **Mar. 11, 1994**

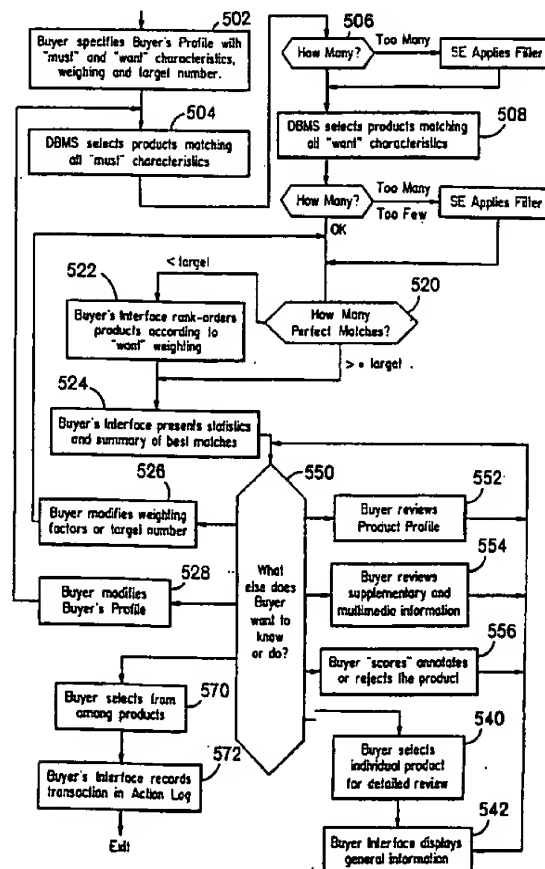
[51] Int. Cl.⁶ **G06F 17/60; G06F 19/00**

[52] U.S. Cl. **395/207; 364/408; 395/209; 395/222; 395/605**

[58] Field of Search **364/401, 402, 364/403, 407, 419.19, 408**

[56] **References Cited****PUBLICATIONS**

"A Nationwide Home Listing Network", The Boston Globe, Nov. 21, 1993, p. A91, A94.

11 Claims, 46 Drawing Sheets



US005584025A

United States Patent [19]**Keithley et al.**[11] **Patent Number:** **5,584,025**[45] **Date of Patent:** **Dec. 10, 1996**[54] **APPARATUS AND METHOD FOR
INTERACTIVE COMMUNICATION FOR
TRACKING AND VIEWING DATA**

5,237,157	8/1993	Kaplan	235/375
5,237,498	8/1993	Tenma et al.	364/406
5,369,571	11/1994	Melts	364/401

[75] **Inventors:** **Ronald D. Keithley**, Charlottesville;
Kevin L. Keithley, Earlsville, both of
Va.**Primary Examiner**—Robert B. Harrell
Assistant Examiner—Viet Vu
Attorney, Agent, or Firm—Sheldon H. Parker[73] **Assignee:** **The Real Estate Network**,
Charlottesville, Va.[57] **ABSTRACT**[21] **Appl. No.:** **420,701**[22] **Filed:** **Apr. 12, 1995****Related U.S. Application Data**

[63] Continuation of Ser. No. 145,399, Oct. 29, 1993, abandoned.

[51] **Int. Cl.**⁶ **G06F 17/40**[52] **U.S. Cl.** **395/615; 364/225.4**[58] **Field of Search** **395/600, 161;
364/401, 408**[56] **References Cited****U.S. PATENT DOCUMENTS**

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4,689,478	8/1987	Hale et al.	235/380
4,799,156	1/1989	Shavit et al.	364/401
5,032,989	7/1991	Tornetta	364/401
5,191,410	3/1993	McCalley et al.	358/86
5,235,680	8/1993	Bijnagie	395/161

An information processing system for acquiring and displaying information relating to a specific industry or interest, the example herein being real estate and related goods and services. The system comprises a server which has an input/output device for receiving and transmitting data, database files, and database storage. A media terminal for producing files, including digitized property descriptions, is provided. The media terminal has a digitizer for analog/digital signal converting, an i/o device for transmitting, and a data entry device. An end user terminal provides the ability to enter, transmit, receive and display data to and from the file server. An agent's terminal is equipped to enter and display data, as well as transmit information to and from the file server. The system is configured such that real estate information is received at the media terminal, edited, and, once approved, stored at the file server. The information is accessible from either the agent's or end user's terminals. The compilation of information in the databases includes demographic statistics which are usable by Advertisers and various industry related entities.

9 Claims, 9 Drawing Sheets

900

<div>NATIONAL REGIONAL STATE LOCAL CUSTOM HELP</div>					
AD NUMBER		INQUIRY DATE		INQUIRY QUANTITY	
18005551234		01-03-93		11,958	
18005555678		01-04-93		10,450	
18005559012		01-05-93		52,358	
18005551314		01-08-93		90,560	
18005551516		02-09-93		62,985	
18005551718		04-15-93		11,040	
18005551920		05-07-93		17,508	
18005552122		06-19-93		11,771	

PROPERTY INQUIRIES		PROPERTY RETRIEVALS		ADVERTISER INQUIRIES		ADVERTISER RETRIEVALS	
PRICE	PROPERTY TYPES	LEASE	PURCHASE	MOVING	SPACE REQUIREMENTS		



US005560005A

United States Patent [19]
Hoover et al.

[11] **Patent Number:** **5,560,005**
 [45] **Date of Patent:** **Sep. 24, 1996**

- [54] **METHODS AND SYSTEMS FOR OBJECT-BASED RELATIONAL DISTRIBUTED DATABASES**
- [75] Inventors: **Michael K. Hoover**, Roswell; **Barrick H. Miller**, Marietta; **Kurt Schurenberg**, Roswell; **Richard A. Daigle**, Atlanta, all of Ga.
- [73] Assignee: **ActaMed Corp.**, Atlanta, Ga.
- [21] Appl. No.: **202,493**
- [22] Filed: **Feb. 25, 1994**
- [51] Int. Cl.⁶ **G06F 17/30; G06F 15/163**
- [52] U.S. Cl. **395/600; 364/DIG. 1; 364/283.4; 364/228; 364/229.5; 364/284.4**
- [58] Field of Search **395/200.03, 200.09, 395/200.1, 600, 700**

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| 5,426,747 | 6/1995 | Weinreb et al. | 395/600 X |

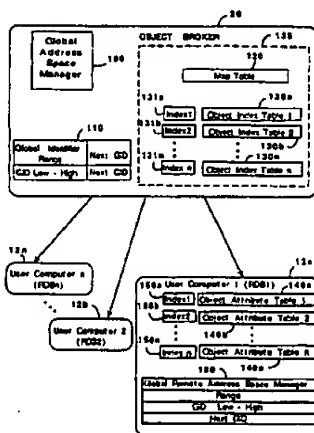
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Primary Examiner—Thomas M. Heckler
Attorney, Agent, or Firm—Jones & Askew

[57] **ABSTRACT**

An object-based relational distributed database system and associated methods of operation that transforms data stored in a plurality of remote, heterogeneous user databases into a homogeneous data model is disclosed. Data stored in distributed, heterogeneous user database structures is homogenized by mapping into object attributes of predetermined instances of objects forming to a conceptual model that relates the various heterogeneous databases. The object attributes are stored in remote databases at client sites, which can be separate computer systems from the heterogeneous user databases or separate processes running on a computer system that maintains the heterogeneous user databases. The system stores location information and status information relating to the homogenized data in a centralized object broker for object management, thereby facilitating location and retrieval of data items from one or more of the remote, heterogeneous user databases.

85 Claims, 32 Drawing Sheets



US005508913A

United States Patent [19][11] **Patent Number:** **5,508,913****Yamamoto et al.**[45] **Date of Patent:** **Apr. 16, 1996**

[54] **ELECTRONIC AUTOMATIC OFFER
MATCHING SYSTEM FOR FREEZER
EXCHANGE TRANSACTIONS AMONG
BANKS**

[75] Inventors: **Kenichi Yamamoto, Kawasaki;
Yoshihisa Kimura, Oomiya; Yasuhide
Yamamoto, Tokyo, all of Japan**

[73] Assignee: **Fujitsu Limited, Kawasaki, Japan**

[21] Appl. No.: **214,745**

[22] Filed: **Mar. 18, 1994**

[30] **Foreign Application Priority Data**

Apr. 23, 1993 [JP] Japan 5-097922

[51] Int. Cl.⁶ **G06F 19/00**

[52] U.S. Cl. **364/408**

[58] Field of Search **364/408, 401,
364/400**

[56] **References Cited**

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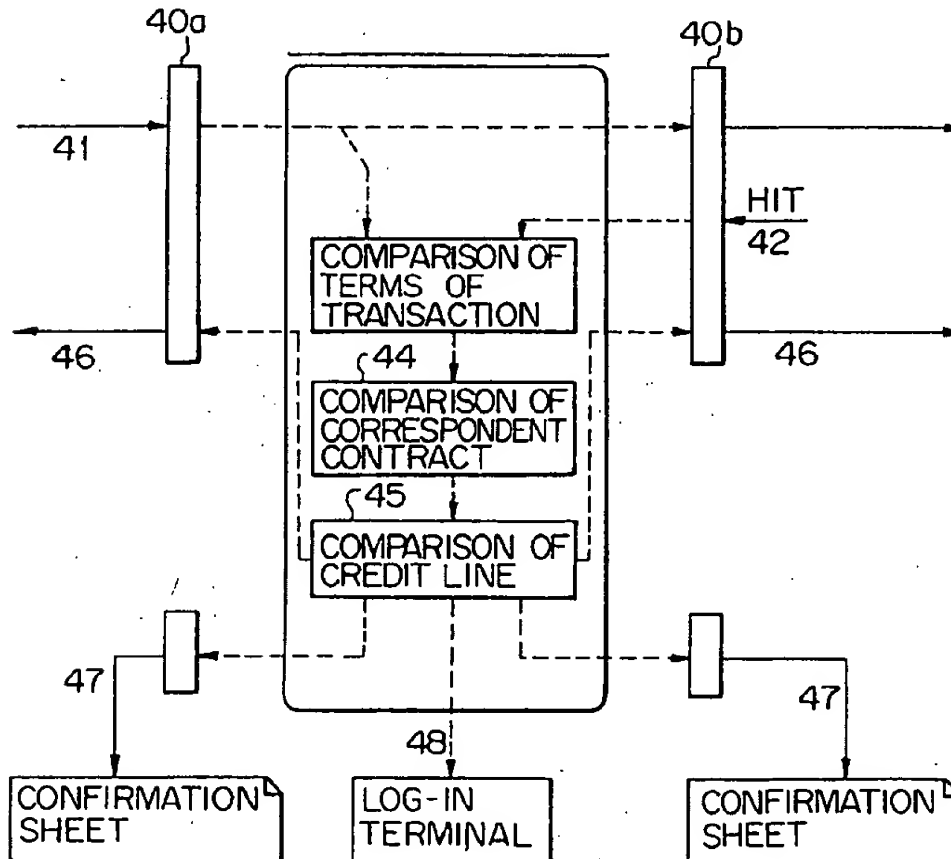
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4-032938	2/1992	Japan .

Primary Examiner—Donald E. McElheny, Jr.
Attorney, Agent, or Firm—Staas & Halsey

[57] **ABSTRACT**

An electronic dealing system which performs foreign exchange transactions among banks etc. by matching terms of sale and terms of purchase, provided with a leave-order function whereby a dealing terminal may continue to place orders on the market and automatically perform transactions even after log-out processing. This enables transactions to be safely performed even when the operator is not present.

10 Claims, 26 Drawing Sheets





US005500793A

United States Patent [19]

Deming, Jr. et al.

[11] Patent Number: **5,500,793**[45] Date of Patent: **Mar. 19, 1996**

[54] **COMPUTERIZED SYSTEM FOR
DEVELOPING MULTI-PARTY PROPERTY
EQUITY EXCHANGE SCENARIOS**

[75] Inventors: Robert F. Deming, Jr., Malibu;
Stephen E. Deming, Pasadena, both of
Calif.

[73] Assignee: Equitrade, Los Angeles, Calif.

[21] Appl. No.: 116,343

[22] Filed: Sep. 2, 1993

[51] Int. Cl.⁶ G06F 19/00

[52] U.S. Cl. 364/401

[58] Field of Search 364/401, 408,
364/403, 406

[56] **References Cited****U.S. PATENT DOCUMENTS**

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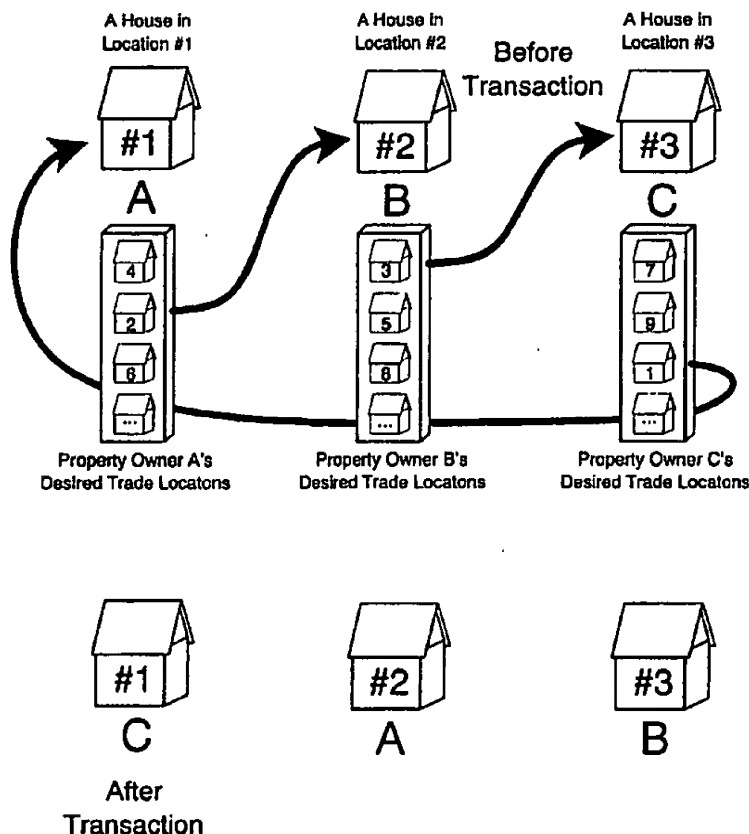
Primary Examiner—Donald E. McElheny, Jr.

Attorney, Agent, or Firm—Kelly, Bauersfeld & Lowry

[57] **ABSTRACT**

A computerized, interactive system to search for and identify possible real property equity exchanges involves the establishment of a data field in an electronic data base to enable a user to develop, locate and identify property trade scenarios. A computer is utilized to process data from a plurality of sources, each providing specifics of the owner's exchange desires and the current property's characteristics. The computer reviews trade location desires of the property owner and finds potential trades from the location of other tradable properties. There need not be a direct match or a reciprocal match between two properties for a possible property exchange to be identified. The system allows identification of exchange scenarios involving many different properties, wherein the exchange scenarios can be circular or open ended.

40 Claims, 21 Drawing Sheets





US005375055A

United States Patent [19][11] **Patent Number:** **5,375,055****Togher et al.**[45] **Date of Patent:** **Dec. 20, 1994**[54] **CREDIT MANAGEMENT FOR ELECTRONIC BROKERAGE SYSTEM**[75] **Inventors:** Michael Togher, New York City, N.Y.; Michael F. Dunne, Boonton; Richard Hartheimer, Morris Plains, N.J.[73] **Assignee:** Foreign Exchange Transaction Services, Inc., Long Island City, N.Y.[21] **Appl. No.:** 830,408[22] **Filed:** Feb. 3, 1992[51] **Int. Cl.³** G06F 15/21[52] **U.S. Cl.** 364/408; 340/825.26; 340/825.27[58] **Field of Search** 364/408; 340/825.26; 340/825.27[56] **References Cited****U.S. PATENT DOCUMENTS**

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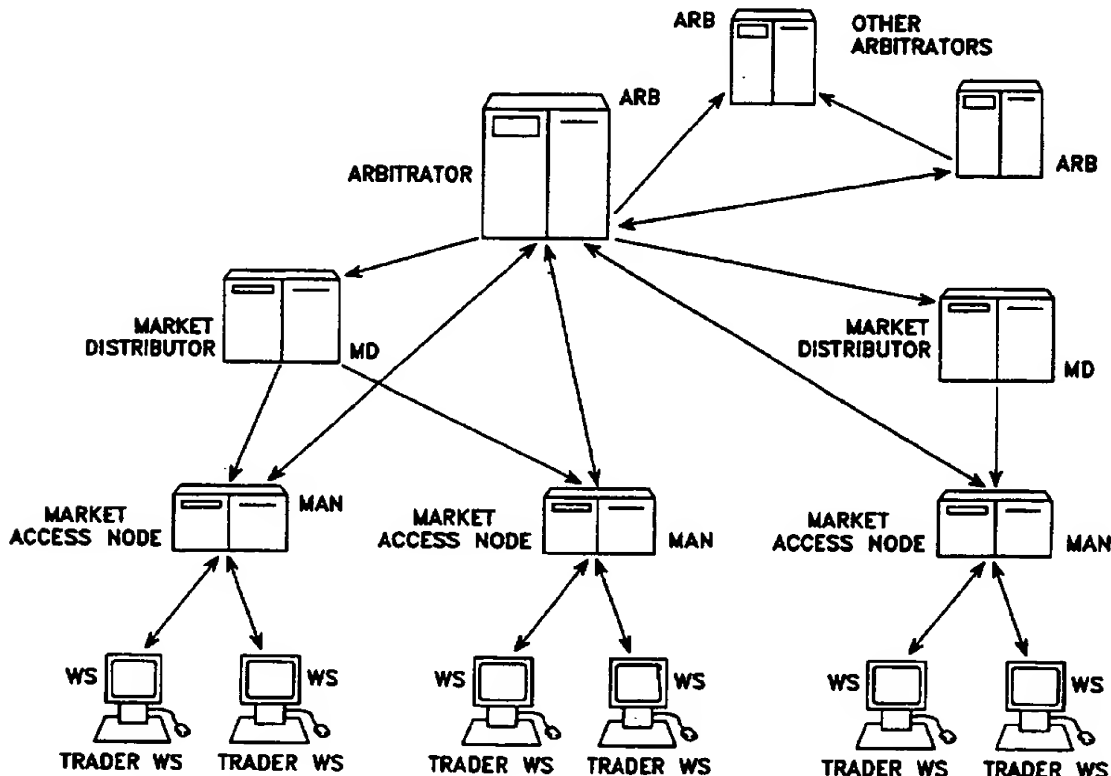
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Equities "Computers in the City; 1989 (London, 14-16 Nov. 1989)."Quotron Introduces New Foreign Exchanges Dealing System" *Electronic Banking & Finance*; Jul. 1990, NL pp. 3-4.*Primary Examiner*—Roy N. Envall, Jr.*Assistant Examiner*—Ari M. Bai*Attorney, Agent, or Firm*—Robbins, Berliner & Carson[57] **ABSTRACT**

An anonymous trading system identifies the best bids and offers from those counterparties with which each party is currently eligible to deal, while maintaining the anonymity of the potential counterparty and the confidentiality of any specific credit limitations imposed by the anonymous potential counterparty. To that end, each bid or offer for a particular type of financial instrument is prescreened by the system for compatibility with limited credit information (for example, a one bit flag indicating whether a predetermined limit has already been exceeded) and an anonymous "Dealable" price is calculated for each of the traders dealing with that particular financial instrument.

17 Claims, 6 Drawing Sheets



[11] Patent Number: 5,297,031

[45] **Date of Patent:** Mar. 22, 1994

- 07/12/2002, EAST Version: 1.03.0002



US005136501A

United States Patent [19]

Silverman et al.

[11] Patent Number: 5,136,501
[45] Date of Patent: Aug. 4, 1992

[54] ANONYMOUS MATCHING SYSTEM

[75] Inventors: David L. Silverman, Nesconset;
Norman Keller, Mt. Sinai, both of
N.Y.

[73] Assignee: Reuters Limited, London, England

[21] Appl. No.: 357,478

[22] Filed: May 26, 1989

[51] Int. Cl.³ G06F 15/20; G06G 7/52

[52] U.S. Cl. 364/408

[58] Field of Search 364/401, 408

[56] References Cited

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Primary Examiner—Dale M. Shaw

Assistant Examiner—Laura Brutman

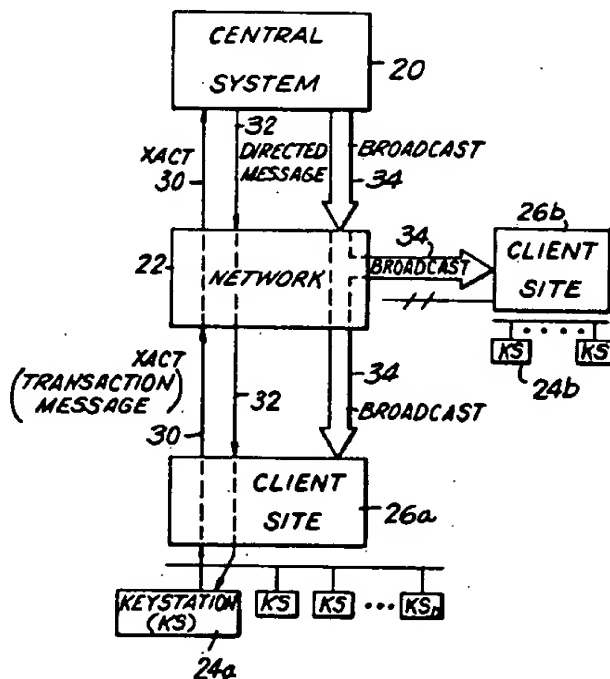
Attorney, Agent, or Firm—Bryan Cave

[57] ABSTRACT

A matching system for trading instruments in which
bids are automatically matched against offers for given

trading instruments for automatically providing matching transactions in order to complete trades for the given trading instruments, includes a host computer means (20) comprising means for anonymously matching active bids and offers in the system by trading instrument based on a variable matching criteria, which comprises counterparty credit limit between counterparties (24a, 26b) to a potential matching transaction. The system also includes a transaction originating keystation (24a) for providing a bid on a given trading instrument to the system for providing the potential matching transaction; a counterparty keystation (26b) for providing an offer on the given trading instrument involved in the potential matching transaction; and network means (22) for interconnecting the host computer means (20), the transaction originating keystation (24a) and the counterparty keystation (26b) in the system for enabling data communications therebetween. Both the transaction originating keystation (24a) and the counterparty keystation (26b) for the potential matching transaction each have an associated counterparty credit limit, with the system (20) blocking completion of the potential matching transaction between the transaction originating keystation (24a) and the counterparty keystation means (26b) when the potential matching transaction has an associated value in excess of counterparty credit limit. The assigned credit limits may be reset or varied by the users (24a, 26b) to change the ability of the user or subscriber to effectuate deals.

57 Claims, 14 Drawing Sheets



[54] **SYSTEM AND METHOD FOR
IMPLEMENTING AND ADMINISTERING A
MORTGAGE PLAN**

[76] Inventor: Clarke B. Lloyd, 4710 N. Marine Dr.,
Ste. 23A, Chicago, Ill. 60613

[21] Appl. No.: 143,003

[22] Filed: Jan. 12, 1988

[51] Int. Cl.⁴ G06F 15/00; G06G 7/52

[52] U.S. Cl. 364/408; 364/400

[58] Field of Search 364/408, 401, 400

[56] **References Cited**

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Primary Examiner—Jerry Smith

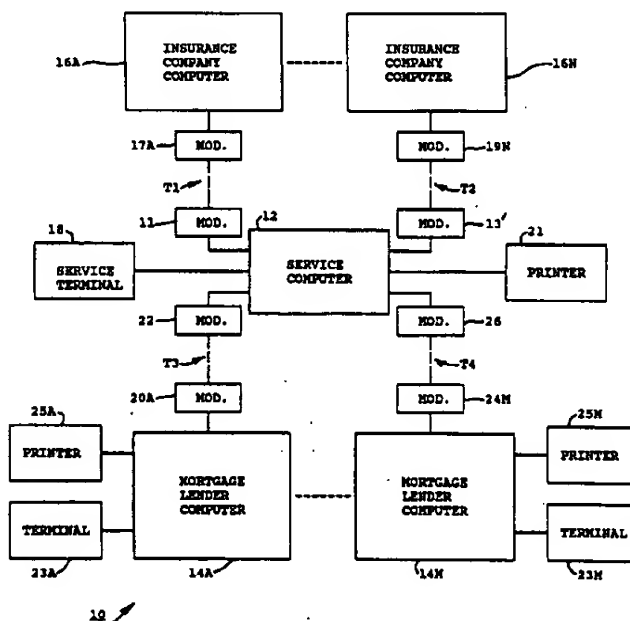
Assistant Examiner—Gail O. Hayes

Attorney, Agent, or Firm—Bernard L. Kleinke; Jerry R.
Potts; William P. Waters

[57] **ABSTRACT**

A computerized mortgage implementing system includes a central service computer, which helps establish and maintain mortgage plans based upon mortgages at least partially collateralized by investment vehicles. Both a plurality of groups of investment vehicle information and mortgage information are stored in the service computer. Borrower information is entered in the service computer when a mortgage plan is to be established. An individual one of the groups of investment information is selected. A desired amount of the investment funding is determined for helping repay a mortgage plan. Mortgage implementing information is generated for a given mortgage plan, and is sent to a mortgage lender computer to facilitate the establishment of the mortgage plan.

43 Claims, 15 Drawing Sheets



United States Patent [19]
Shavit et al.

[11] **Patent Number:** 4,799,156
[45] **Date of Patent:** Jan. 17, 1989

[54] **INTERACTIVE MARKET MANAGEMENT SYSTEM**

[75] **Inventors:** Eyal Shavit, New York, N.Y.; Lester Teichner, Chicago, Ill.

[73] **Assignee:** Strategic Processing Corporation, New York, N.Y.

[21] **Appl. No.:** 914,172

[22] **Filed:** Oct. 1, 1986

[51] **Int. Cl.⁴** G06F 15/21

[52] **U.S. Cl.** 364/401; 364/408

[58] **Field of Search** 364/400-408,
364/200 MS File, 900 MS File; 340/825.26,
825.27, 825.28

[56] **References Cited**

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4,677,552	6/1987	Sibley, Jr.	364/408
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Primary Examiner—Jerry Smith

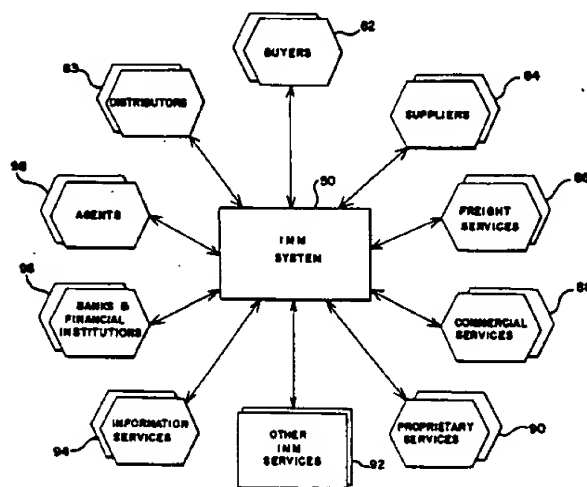
Assistant Examiner—Allen MacDonald

Attorney, Agent, or Firm—Welsh & Katz, Ltd.

[57] **ABSTRACT**

A system for interactive on-line electronic communications and processing of business transactions between a plurality of different types of independent users including at least a plurality of sellers, and a plurality of buyers, as well as financial institutions, and freight service providers. Each user can communicate with the system from remote terminals adapted to access communication links and the system may include remote terminals adapted for storage of a remote data base. The system includes a data base which contains user information. The data base is accessed via a validation procedure to permit business transactions in an interactive on-line mode between users during interactive business transaction sessions wherein one party to the transaction is specifically selected by the other party. The system permits concurrent interactive business transaction sessions between different users.

43 Claims, 31 Drawing Sheets



[54] **PURCHASING SYSTEM WITH REBATE FEATURE**

[75] Inventors: Jeffery M. Cohen; Ian M. Robertson, both of Boca Raton, Fla.

[73] Assignee: Tradevest, Inc.

[21] Appl. No.: 917,894

[22] Filed: Oct. 10, 1986

[51] Int. Cl.⁴ G06F 15/21; G06F 3/02

[52] U.S. Cl. 364/401; 364/408

[58] Field of Search 364/401, 406, 408

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Primary Examiner—Charles E. Atkinson

Assistant Examiner—Gail Hayes

Attorney, Agent, or Firm—Robert C. Kain, Jr.; Michael C. Cesarano; J. Rodman Steele, Jr.

[57] **ABSTRACT**

The purchasing system with a rebate feature is utilized by subscriber-purchasers, vendors providing goods and

services, a future benefit guarantor such as an insurance company selling annuity contracts and in some cases an escrow agent. The purchasing system allows for the input of purchase orders from the subscriber-purchasers for selected goods and services and correlates the transfer of funds from those purchaser-subscribers to the various vendors selling the selected goods. In one instance, the transfer occurs between the subscriber-purchasers and the escrow agent. The future benefit guarantor supplies a rebate factor which is input into the system. The system then computes and reports a rebate which is due in the future to each subscriber-purchaser from the future benefit guarantor. The rebate is based upon cost of the individually selected goods and services and the rebate factor. The system provides instructions to pay the vendors for the selected goods and services and to pay the future rebate guarantor a premium representing the purchase price of the future guaranteed rebates. Preferably, the premium is paid on a daily basis to the guarantor and a group annuity contract is funded until the end of the fiscal year. At that time, the system further instructs the guarantor to issue individual future guaranteed rebate contracts to each purchaser-subscriber based upon the total rebates or total purchases over the accounting period.

6 Claims, 4 Drawing Sheets

